Certificate Number: 17082-NJ-DE-035942788

Bankruptcy Case Number: 21-10584



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 24, 2021</u>, at <u>7:51</u> o'clock <u>PM MST</u>, <u>MICHAEL C ECKARDT</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 25, 2021 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director